

**IN THE CLAIMS:**

The following list of claims will replace all prior versions and listings:

1. (Cancelled)
2. (Cancelled)
3. (Currently Amended) An automated method for compensating financial asset service

providers comprising:

identifying a service provider who is responsible for at least collection of a plurality of payments from a debtor to a creditor in connection with a financial account related to at least one loan and for making a plurality of payments to the creditor; ~~and~~

determining a financial asset services value to be paid to the service provider as a percentage of the principal and interest paid in connection with the financial account[.]; and

wherein the preceding steps are implemented by a computer, comprising at least a computer processor.

4. (Currently Amended) An automated method for compensating financial asset service providers comprising:

identifying a service provider who is responsible for at least collection of a plurality of payments from a debtor to a creditor in connection with a financial account related to at least one loan and for making a plurality of payments to the creditor;

determining a financial asset services value to be paid to the service provider as a

percentage of the principal and interest paid in connection with the

financial account; ~~and~~

determining a value of a financial asset service agreement to perform financial

asset services in exchange for the financial asset services value wherein a

cost of providing financial asset services is subtracted from the financial

asset services value[.]); and

wherein the preceding steps are implemented by a computer, comprising at least a

computer processor.

5. (Cancelled)

6. (Cancelled)

7. (Previously Presented) The method for compensating financial asset service providers

as claimed in claim 3 wherein said financial asset is a mortgage loan.

8. (Previously Presented) The method for compensating a financial asset service provider

as claimed in claim 4 wherein said financial asset is a mortgage loan.

9. (Cancelled)

10. (Cancelled)

11. (Previously Presented) The method for compensating financial asset service

providers as claimed in claim 3 wherein said financial asset is a credit card

account.

12. (Previously Presented) The method for compensating a financial asset service

provider as claimed in claim 4 wherein said financial asset is a credit card

account.

13. (Cancelled)
14. (Cancelled)
15. (Cancelled)
16. (Cancelled)
17. (Currently Amended) An automated method for structuring a financial asset service agreement wherein fees collected in servicing a financial asset related to at least one loan are based upon a percentage of both the principal and interest paid in connection with the financial asset[.]; and  
wherein the preceding step is implemented by a computer, comprising at least a computer processor.
18. (Previously Presented) The method for structuring a financial asset service agreement as claimed in claim 17 wherein the financial asset is a mortgage loan.
19. (Previously Presented) The method for structuring a financial asset service agreement as claimed in claim 17 wherein the financial asset is a credit card account.